



2021 Local Employer Kickoff

Hosted by the Department of Employee Trust Funds



2021 Open Enrollment Period

September 28 to
October 23, 2020



Agenda

- Welcome
- Employer Services Section Case Manager Introductions
- 2021 Health Benefits Changes
- Supplemental Vision Benefit
- Accident Plan
- Well Wisconsin Program
- Q&A Session (at the end of each section)

Employer Services Section- Case Managers

- Elizabeth (Liz) Bush – Team Lead
- Linda Melius
- Brett Singer
- Larissa Brown-Esqueda
- Beth Stenner
- Jamie Gonzalez



2021 Health Benefit Changes

For Local Employees



Topics Covered

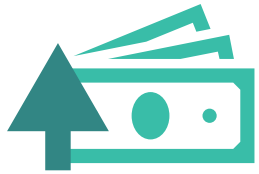
- Medical & Pharmacy
- Vision & Supplemental Benefits
- Wellness
- Open Enrollment Materials
- Resources

Medical & Pharmacy

- Premium Summary
- Health Plan Offerings
- HDHP Telehealth
- New Medical Benefit
- COVID-19
- Reminders



2021 Premium Summary



The Group Insurance Board approved a modest premium increase for plan year 2021

- Local employers determine employee share individually



Full local premium rates and the 88% contribution table (by program option) will be published to the [ETF website](#) the week of September 14

- The 105% contribution table is available upon request

Reminder: LAHP Premium Increase

- For 2021, 30% increase in addition to health plan premium increase
 - LAHP premiums not enough to pay expected claims
 - LAHP premiums too low for included benefits
- Current LAHP notified of 30% premiums via letter in July
- Full premiums available in LAHP Decision Guide (ET-2156)

LAHP Only

Health Plan Offerings



No changes - same health plan offerings as 2020



Members will automatically continue their current health insurance coverage unless they change their coverage elections during open enrollment

State Maintenance Plan (SMP)



SMP available in:

- Buffalo
- Crawford
- Florence
- Jackson
- La Crosse
- Monroe
- Pepin
- Pierce
- Polk
- Rusk
- St. Croix
- Trempealeau



No longer available in:

- Forest



Members should confirm their providers are still in-network with the provider directory



If their providers aren't in-network, current SMP members should choose a new plan

New Medical Benefit



Biofeedback for urinary incontinence will now be covered

HDHP Telehealth

- Federal COVID-19 legislation allows for telehealth services to be covered under a high deductible health plan (HDHP) before the deductible is met for plan year 2021
- Temporary – will expire December 31, 2021 without further legislative action
- Telehealth is fast and affordable, available to most members without any out-of-pocket costs



COVID-19 Testing



Health plans will cover diagnostic and antibody testing received from an in-network provider

- Cost sharing may apply



Some plans cover out-of-network testing

- Members should contact their plan for details

COVID-19 Vaccine



Should a COVID-19 vaccine become available during plan year 2021, the vaccine will be covered by the health plan



The latest information about health benefits and COVID-19 is available on the [ETF website](#)

Reminder: Vaccines at In-Network Pharmacies



Cost: \$0, it's free!



Navitus card required



Note: A COVID-19 vaccine will not be covered by the pharmacy benefit upon release



Available Vaccines

- Influenza ★
- Pneumonia ★
- Shingles ★
- Tetanus
- Hepatitis
- Measles
- Mumps
- Human Papillomavirus (HPV)
- Pertussis
- Varicella
- Meningitis

Vision & Supplemental Benefits

- New Supplemental Benefit Options for Local Employers
- New Vision Administrator
- Accident Plan Update



New Benefit Options – Local Employers

- If an employer opts in, local members may be eligible for two new supplemental benefits effective January 1, 2021:



Accident Plan

- Available to active local employees



Vision

- Available to active local employees and retirees

Employer Opt-In Required

Local Health Plans Supplemental Options

- New for 2021 - searchable web table of local employers
- Central resource for members, employers, and ETF staff

	Preventive	Select	Select Plus	Vision Plan	Accident Plan
Barron County Housing Authority	X				
Bayfield County	X	X	X		
Bay-Lake Regional Planning Commission			X		

Employer Opt-In Required

New Vision Administrator

DeltaVision®

DeltaVision, in partnership with EyeMed Vision Care, is the new administrator for the supplemental vision benefit

- Yes, a close relation to Delta Dental – don't worry, they take care of eyes too!



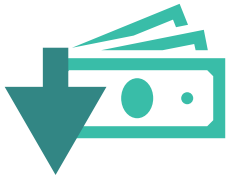
Employer Opt-In Required

DeltaVision Benefits

DeltaVision®



Vision membership cards (issued by EyeMed)



Offers same benefits as current coverage at lower rates

Employer Opt-In Required

Questions About Supplemental Vision?

DeltaVision®

Coverage information: deltatdentalwi.com/state-of-wi-vision

In-network providers: eyemedvisioncare.com

1-844-337-8383

Employer Opt-In Required

Accident Plan

- Cash payment to help cover out-of-pocket expenses
- Accidental death and dismemberment (AD&D) payment amount has been increased for members up to \$100,000

*Active Employees Only
Employer Opt-In Required*

Wellness

- New “Health Check” Activities
- Health-Plan Offered Wellness Incentive Changes
- Silver Sneakers
- WebMD Integration



New “Health Check” Activities

- All non-Medicare Advantage members will have more options to complete their “health check” activities to earn their \$150 Well Wisconsin incentive in 2021, including:
 - A routine dental exam
 - A health coaching call with StayWell



Note: At-home test kit only approved for 2020, not available for 2021

Health-Plan Offered Wellness Incentives

- Effective January 1, 2021, UnitedHealthcare is the only health plan that may offer financial wellness incentives to members
 - Members enrolled in Medicare Advantage through UnitedHealthcare are not eligible for the \$150 wellness incentive
- All other members (i.e. non-Medicare Advantage) are encouraged to participate in Well Wisconsin and earn the \$150 wellness incentive

Silver Sneakers



Silver Sneakers will still be available to members enrolled in:

- Medicare Advantage with UnitedHealthcare
- Medicare Plus with WEA Trust

Limited Participation

Coming Soon – WebMD Integration

- WebMD recently acquired StayWell
- New tools and resources from WebMD launching in 2021 – including a new web portal experience
- More details to come








Open Enrollment Materials

- 2021 Decision Guide Overview
- Health Benefits Webpage Enhancements



Decision Guides – 2021 Changes

-  Guide design and cover colors consistent with 2020
-  Moved Enrollment Checklist to first page / inside cover
-  State retiree premiums include dental
-  Health plan star ratings / report card retired
-  Added four news pages of content

Decision Guides – New Content

Your Health
Benefits &
COVID-19

Benefit Fair
Alternatives

Expanded
Vision
Insurance

Need Care Fast?
Chart

Health Plan and
Vendor Contact
Information

Serve You Direct
Rx Feature

Navitus Mobile
App Feature

County Qualification Change



- Minor difference between the printed version and PDF/web version of the Decision Guides – 3 counties now qualified
- Change has no impact to member experience or rates

Printed Guides v. 9/1	PDF/Web Guides v. 9/4
Oconto County* Shawano County* Waupaca County*	Oconto County Shawano County Waupaca County
* limited service area	

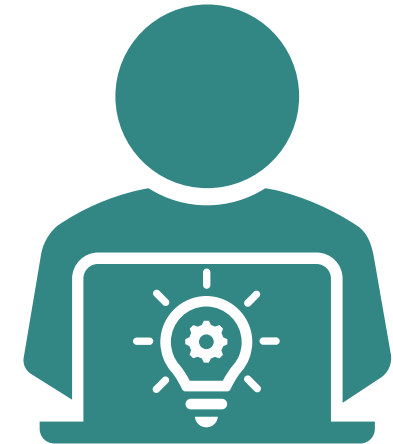
Health Benefits Web Page Enhancements

New health benefits landing page

Clearer navigation and less scrolling with addition of cards to key pages

Improved pharmacy page layout

Combined health plan and vendor contacts



Pharmacy Formulary Without Log-In

1

- Pharmacy formulary is available on the [Navitus website](#) without logging in
- Access instructions provided in new [Pharmacy Formulary page](#) (under Pharmacy Specifics)

Pharmacy Formulary

The formulary is a the list of all the drugs and supplies that are covered by the benefit.

2

- Members must select a plan option on the Navitus website to view a formulary

IYC Health Plan / IYC Access
Plan State & Local

IYC HDHP Plan / IYC Access
HDHP Plan State & Local

MedicareRx Plan

3

- Select Formulary on the left-hand menu to view

Benefits

Formulary



Prior Authorization Forms

Resources

- Virtual Benefit Fair Alternatives
- Where to Get Care Fast



2021 Virtual Benefit Forums



Benefit Vendors for Employers

- Weeks of September 21 & 28
- 30 total sessions



ETF Benefits for Members

- Throughout open enrollment
- 20 total sessions
 - Health Insurance & Pharmacy Benefits for Active Members
 - Health Insurance & Pharmacy for Retirees
 - Dental & Vision Coverage
 - Wellness Program
 - Supplemental Programs
 - Pre-Tax Savings Accounts, Accident Program, Life Insurance



Benefit Vendors for Members

- Throughout open enrollment
- 30 total sessions



- Registration required via ETF website
- Members can submit questions in advance
- No PII/PHI permitted
- See ETF website for session details

Get Medical Care When You Need it Fast



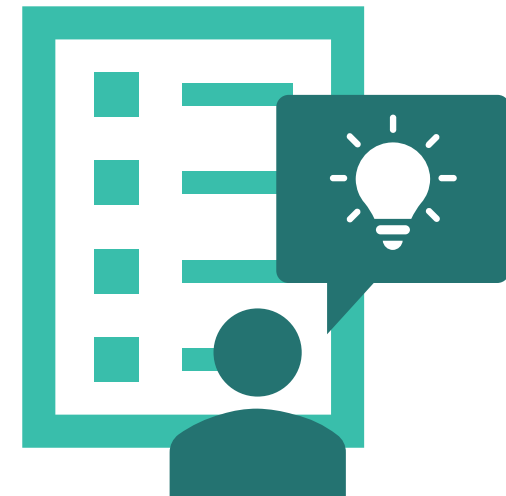
Have you ever needed medical care and didn't know where to turn?

In this video you'll learn about:

- Your care options
- The advantages of each option

Employer Resources

- Group [Health Insurance Page](#) for Employers
 - [Employer Information Timeline](#)
 - Bulletins
 - Premiums rates (week of September 14)
 - Health plan service areas
 - Kickoff materials / recordings





Supplemental Vision Benefits

DeltaVision





Well Wisconsin Program

StayWell





Accident Plan

Securian





Q&A any additional questions?

ETF Benefits Staff



Thank You

